

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION

**FILED**

JUN 21 2011

STEPHANIE J. EDMONDSON, CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF NC

IN RE:	)	
	)	Case No. 04-03875-5-SWH
CRAIG L. ADAMS	)	
MONICA L. ADAMS	)	Chapter 13
	)	
Debtors	)	

MOTION FOR AN AWARD OF ATTORNEY'S FEES AND MOTION TO SHOW  
CAUSE WHY OCWEN LOAN SERVICING LLC  
SHOULD NOT BE HELD IN CONTEMPT FOR VIOLATING  
THE COURT'S ORDERS

NOW COMES Craig and Monica Adams, appearing pro se, filing this motion to require Ocwen Loan Servicing, LLC ("Ocwen") (1) to pay attorney's fees we incurred in defending against Ocwen's appeal from this Court's July, 2010 Order, and (2) to show cause why it should not be held in contempt and for an award of damages. In support of our motion, we state the following:

1. We filed a voluntary petition under Chapter 13 on October 26, 2004.
2. According to the docket in this case, we were discharged on May <sup>23</sup> 2008.
3. On May 23, 2008, the Court entered an order finding that our mortgage payments were current. In its May 23, 2008, this Court retained jurisdiction to give us "the right to pursue a proceeding before this Court for contempt and appropriate sanctions and such other state and federal statutory remedies as may be available to [us]..." See, page 2 of the Court's May 23, 2008 Order.
4. Because our mortgage company (Ocwen) did not fully comply with the May 23, 2008 Order, our attorney at the time had to reopen this case and seek an Order holding Ocwen in contempt of court for violating the May 23, 2008 Order.
5. The case was reopened, and eventually on July 7, 2010, Ocwen was held in contempt for violating the May 23, 2008 Order. Ocwen appealed the July 7, 2010 Order, and on January 24, 2011, the U.S. District Court affirmed this Court's July 7, 2010 Order.
6. In the July 7, 2010 Order, part of the relief we received included attorney's fees associated with the attorney's time "trying to sort through and correct

Ocwen's statements," filing and appearing in court for the contempt motion. See, page 10 of the Court's July 7, 2010 Order

7. In defending against Ocwen's appeal, we incurred **additional** attorney's fees. Attached is a **copy of the attorney's invoice**, billing for \$10,680.00 legal services rendered for defending against Ocwen's appeal. (*See Ex. A*) Since we prevailed in the appeal, we request that Ocwen pay the attorney's fees we incurred in successfully defending against Ocwen's appeal.

8. The July 7, 2010 Order required Ocwen to provide proof that it had "reported to all three major credit reporting companies that [our] loan with Ocwen was....current from the date of discharge and remains current as of the date of this order." See page 13 of the Court's July 7, 2010 Order. Ocwen has not fully complied with the Court's directive.

9. According to the attached copies of our credit reports, Ocwen has not reported to all three major credit reporting companies that our loan was current from our May 1, 2008 date of discharge, or that the loan remains current as of July 7, 2010, as follows:

- (a) Craig Adams' and Monica Adams' Equifax reports of the Ocwen account shows "30 days late" in May, 2008 (*see Ex B*);
- (b) Craig Adams' Transunion report of the Ocwen account does not show **current** loan status (signified as OK) for the months of May 2008, June 2008, Aug 2008, Sep 2008, Oct 2008, Nov 2008, Dec 2008 Jan 2009, Feb 2009, Mar 2009, May 2009, June 2009, July 2009, Aug 2009, Oct 2009, Mar 2010, May 2010, July 2010, and Aug 2010 (*see Ex C*);
- (c) Craig Adams' and Monica Adams' Experian reports of the Ocwen account shows "60 days past due" as of May 2008. That report also shows that the debt was included in Chapter 13 bankruptcy on July 21, 2010, not "...from the debtors' petition date through the date of discharge" as required by the Court's order. (*See Ex D*).

10. Before filing this Motion, we tried to resolve the credit reporting issues with Ocwen directly. However, we were unsuccessful with resolving the matter with Ocwen representatives before it became necessary to ask this Court for additional relief. To date, Ocwen does not respond to any of our inquiries regarding our account or the corrections that need to be made to our credit reports.

11. According to the Court's July 7, 2010 Order also provides that: "[f]or each day after the expiration of fourteen (14) days after the date of entry of this order, if any provision of this court's order remains unsatisfied, additional punitive

damages will be assessed against Ocwen in the amount of \$100 per day, payable to the Clerk of Court, 300 Fayetteville Street, Suite 209, P.O. Box 1441, Raleigh, NC 27602, ***until all terms of this order are satisfied.*** (Emphasis added) There are 149 days from July 22, 2010 to the date of this motion filing that this Court's Order remains unsatisfied for the reasons we stated in Paragraphs 8 and 9 above.

WHEREFORE, Craig L. Adams and Monica L. Adams respectfully request, after notice and hearing, that Ocwen (1) be required to compensate us as prevailing parties for additional attorney's fees incurred in successfully against Ocwen's appeal in this case, and (2) be required to appear before this Court and show cause why this court should not find Ocwen in contempt, and upon Ocwen's failure to show adequate cause that we be awarded damages and such other and further relief, at law or in equity, general or special, to which we may be justly entitled in this case.

This the 16 day of June, 2011

  
CRAIG L. ADAMS and



MONICA L. ADAMS  
2150 Highway 97 East  
Zebulon, NC 27597

~~{Add telephone #}~~ 919-269-9001

CERTIFICATE OF SERVICE

We certify that a true and exact copy of our MOTION FOR AN AWARD OF ATTORNEY'S FEES AND MOTION TO SHOW CAUSE and NOTICE OF MOTION was filed with the Clerk of the Bankruptcy Court and served on the following parties in the United States mail, postage prepaid, addressed to:

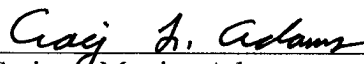
John F. Logan  
Chapter 13 Trustee  
PO Box 61039  
Raleigh, NC 27661-1039

Kimberly A. Sheek  
Shapiro & Ingle, LLP  
8520 Cliff Cameron Drive  
Suite 300  
Charlotte, NC 28269

US Bank, N.A.  
Ocwen Federal Bank, FSB  
Attn: Bankruptcy Department  
12650 Ingenuity Drive  
Orlando, FL 32826

Ocwen Federal Bank  
Attn: Managing Agent  
PO Box 785053  
Orlando, FL 32878

This the 16 day of June, 2011

  
\_\_\_\_\_  
Craig or Monica Adams

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION

IN RE:	)	
	)	Case No. 04-03875-5-SWH
CRAIG L. ADAMS	)	
MONICA L. ADAMS	)	Chapter 13
	)	
Debtors	)	

**NOTICE OF MOTION**

NOTICE IS HEREBY GIVEN of the MOTION FOR AN AWARD OF ATTORNEY'S FEES AND MOTION TO SHOW CAUSE filed with the Court and served herewith. This notice is given and served as of the date indicated below.

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the motion, or if you want the Court to consider your views on the matter, then on or before 16 Jun 2011 *CL 16 Jun 2011*, unless otherwise ordered by the Court, you or your attorney must file with the Court, pursuant to Local Rule 9013-1 and 9014-1, a written response explaining your position, and a request for hearing addressed to:

U.S. Bankruptcy Court  
300 Fayetteville Street, 2<sup>nd</sup> Floor  
P.O. Box 1441  
Raleigh, NC 27602-1441

If you mail your request for hearing to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

You must also mail a copy of any response and request for hearing to the person(s) who filed the pleading as they are not represented by an attorney, as well as to any trustee appointed in the case.

If a response and request for hearing is filed in writing within the time indicated above, a hearing will be conducted on the pleading and response at a date, time and place to be later set by the Court and all parties will be notified accordingly. Any party requesting a hearing shall appear at the hearing in support of their position or may be assessed with costs.

This the 16 day of June, 2011

  
CRAIG L. ADAMS and



MONICA L. ADAMS  
2150 Highway 97 East  
Zebulon, NC 27597

~~[Add telephone #]~~ *CL 16 Jun 2011*  
*919-269-9001*

**HLB**

Hatch, Little &amp; Bunn, LLP

Ex. A,

MAILING ADDRESS

PO Box 527  
Raleigh, NC 27602

PHYSICAL ADDRESS

327 Hillsborough St.  
Raleigh, NC 27603

Phone: 919.856.3940

Fax: 919.856.3950

www.hatchlittlebunn.com

Page: 1

09/21/2010

Craig & Monica Adams  
2150 Hwy 97 E  
Zebulon NC 27597CLIENT NO: 12400-00003M  
INVOICE NO. 1

Ocwen Appeal

FEES INCURRED THROUGH 09/15/2010

		HOURS	
07/20/2010			
DQW	Review Ocwen Motion to stay pending appeal and draft and revise response prior to emergency hearing	3.70	1,110.00
07/21/2010			
DQW	To Court; oppose Motion to stay judgment; Report results to client	1.00	300.00
08/09/2010			
DQW	Review docket and determine items we need to designate for addition info to the record on appeal	1.20	360.00
09/02/2010			
DQW	Initial read of Ocwen appeal brief; begin to outline response	0.80	240.00
09/03/2010			
DQW	Pulling together and reviewing major authorities cited in Ocwen brief	1.80	540.00
09/04/2010			
DQW	First draft of appellee brief	2.70	810.00
09/10/2010			
DQW	Met with research assistant to bring him up to speed and direct specific areas of research	0.80	240.00

Craig & Monica Adams

EX. A<sub>2</sub>

Page: 2  
09/21/2010  
CLIENT NO: 12400-00003M  
INVOICE NO. 1

Ocwen Appeal

		HOURS	
09/11/2010			
DQW	Work on draft of appeal brief and incorporating references to docket and record	6.40	1,920.00
09/12/2010			
DQW	Further redrafting of brief and incorporation of cases from Mike Burnett, research assistant	3.30	990.00
09/13/2010			
DQW	Read cases in their brief parts 3 and 4; Incorporate reply into our draft; Rework entire draft	5.20	1,560.00
09/14/2010			
DQW	Met with research assistant to review all parts and identify areas to improve	0.60	180.00
DQW	Redrafting parts 3 and 4; Cite in supporting evidence	4.30	1,290.00
09/15/2010			
DQW	Last 2 times through draft of Appeal brief; Rework introduction/summary; All cleanup work	3.80	1,140.00
	Douglas Q. Wickham	35.60	10,680.00
	FOR PROFESSIONAL SERVICES RENDERED	35.60	10,680.00

RECAPITULATION

<u>TIMEKEEPER</u>	<u>HOURS</u>	<u>TOTAL</u>
Douglas Q. Wickham	35.60	\$10,680.00

TOTAL CURRENT WORK 10,680.00

BALANCE DUE \$10,680.00

Your Trust Account #1 balance is

07/23/2010	OPENING BALANCE	\$0.00
	Cashier's Check #034048 from Monica Adams State Employees' Credit Union	250.00



Craig & Monica Adams

Ex A3

CLIENT NO: 12400-00003M  
INVOICE NO. 1

Ocwen Appeal

08/09/2010	Shapiro & Ingle Share Cost of Transcript for Appeal 12400.00003 PAYEE: Shapiro & Ingle	-211.88
08/30/2010	Cashier's Check#028765 from Monica Adams State Employees' Credit Union	250.00
08/30/2010	Cashier's Check#028766 from Monica Adams State Employees' Credit Union	500.00
08/30/2010	Ocwen August Mortgage Payment 12400.00003 PAYEE: Ocwen	-561.64
	CLOSING BALANCE	\$226.48

A<sub>1</sub>

Print This Page

Close Window

**Equifax Credit Report™ for Monica Batchelo Adams**

As of: 03/04/2011.

Available until: 04/03/2011

Confirmation #: 1563603520

Report Does Not Update

**Important.** Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here](#).

Section Title	Section Description
1. <a href="#">Credit Summary</a>	Summary of account activity
2. <a href="#">Account Information</a>	Detailed account information
3. <a href="#">Inquiries</a>	Companies that have requested or viewed your credit information
4. <a href="#">Negative Information</a>	Bankruptcies, liens, garnishments and other judgments
5. <a href="#">Personal Information</a>	Personal data, addresses, employment history
6. <a href="#">Dispute File Information</a>	How to dispute information found on this credit report
7. <a href="#">Summary of Your Rights Under the FCRA</a>	Summary of Your Rights Under the FCRA
8. <a href="#">Remedying the Effects of Identity Theft</a>	Remedying the Effects of Identity Theft
9. <a href="#">Your Rights Under State Law</a>	Your Rights Under State Law

**Credit Summary**

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

**Accounts**

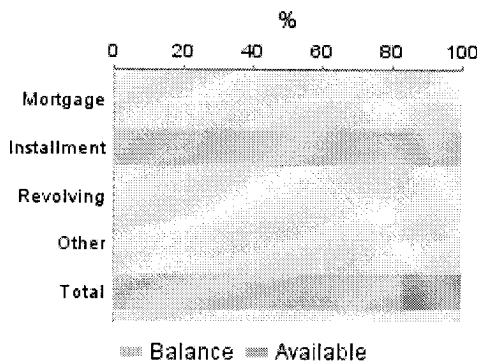
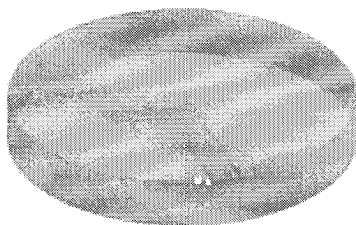
Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available <sup>2</sup>	Credit Limit <sup>2</sup>	Debt to Credit Ratio	Monthly Payment Amount <sup>2</sup>	Accounts with a Balance
<a href="#">Mortgage</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Installment</a>	3	\$23,439	\$0	\$28,121	83%	\$624	3
<a href="#">Revolving</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Other</a>	0	\$0	N/A	N/A	N/A	\$0	0
<b>Total</b>	<b>3</b>	<b>\$23,439</b>	<b>\$0</b>	<b>\$28,121</b>	<b>83%</b>	<b>\$624</b>	<b>3</b>

**Debt by Account Type**

**Debt to Credit Ratio by Account**

**Type**

A<sub>2</sub>

● Mortgage-0% ● Installment-100%  
 ● Revolving-0% ● Other-0%

## Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

**Length of Credit History** 19 Years, 6 Months  
**Average Account Age** 9 Years, 8 Months  
**Oldest Account** COLLEGE FOUNDATION (Opened 09/1991)  
**Most Recent Account** OKINUS, INC (Opened 06/2010)

## Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

**Inquiries in the Last 2 Years** 16  
**Most Recent Inquiry** AMERICAN GENERAL FINANCE (12/10/10)

## Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

**Public Records** 2  
**Negative Accounts** 4  
**Collections** 1

## Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
OCWEN LOAN SERVICING	9990XXXX	01/2000	\$0	07/2010	\$0	WAGE EARNER PLAN	

OCWEN LOAN SERVICING, LLC.

Attn: Research Dept

A<sub>3</sub>

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
12650 Ingenuity Dr Orlando, FL-328262703 (800) 756-2936							
Account Number:		9990XXXX		Current Status:		WAGE EARNER PLAN	
Account Owner:		Joint Account		High Credit:		\$83,300	
Type of Account		N/A		Credit Limit:			
Term Duration:		360 Months		Terms Frequency:		Monthly (due every month)	
Date Opened:		01/2000		Balance:		\$0	
Date Reported:		07/2010		Amount Past Due:		\$0	
Date of Last Payment:		06/2010		Actual Payment Amount:		\$7,570	
Scheduled Payment Amount:		\$832		Date of Last Activity:		N/A	
Date Major Delinquency First Reported:		06/2009		Months Reviewed:		11	
Creditor Classification:				Activity Description:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Conventional RE Mortgage	
Date of First Delinquency:		10/2004					
Comments:		Consumer disputes this account information, Bankruptcy chapter 13					

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*						
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	30	*	30	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	30	30	60	30	*	30
2006	30	30	30	30	60	*	*	*	*	*	*	*
2005	60	60	60	30	90	60	30	60	60	60	30	30
2004	*	*	*	*	*	*	*	90	120	90	120	120
2003										*	*	*

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## Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
CAPITAL ONE AUTO FIN	6206216843763XXXX	11/2008	\$9,419	02/2011		PAYS AS AGREED	

## CAPITAL ONE AUTO FINANCE

3905 Dallas Pkwy  
Credit Disputes  
Plano, TX-750937892

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Print This Page

Close Window

## Equifax Credit Report <sup>TM</sup> for Craig L. Adams Sr.

As of: 04/20/2011.

Available until: 05/20/2011

Confirmation #: 1610675869

Report Does Not Update

**▲ Important.** Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here](#).

Section Title	Section Description
1. <a href="#">Credit Summary</a>	Summary of account activity
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5. <a href="#">Personal Information</a>	Personal data, addresses, employment history
6. <a href="#">Dispute File Information</a>	How to dispute information found on this credit report
7. <a href="#">Summary of Your Rights Under the FCRA</a>	Summary of Your Rights Under the FCRA
8. <a href="#">Remedying the Effects of Identity Theft</a>	Remedying the Effects of Identity Theft
9. <a href="#">Your Rights Under State Law</a>	Your Rights Under State Law

## Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

### Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available <sup>2</sup>	Credit Limit <sup>1</sup>	Debt to Credit Ratio	Monthly Payment Amount <sup>1</sup>	Accounts with a Balance
<a href="#">Mortgage</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Installment</a>	3	\$38,711	\$0	\$29,098	133%	\$628	3
<a href="#">Revolving</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Other</a>	1	\$0	N/A	N/A	N/A	\$73	0
<b>Total</b>	<b>4</b>	<b>\$38,711</b>	<b>\$0</b>	<b>\$29,098</b>	<b>133%</b>	<b>\$701</b>	<b>3</b>

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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**NEW CENTURY MORTGAGE**

PO Box 57052  
Irvine, CA-926197052  
(999) 999-9999

Account Number:	665000034XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$83,300
Type of Account	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	01/2000	Balance:	\$0
Date Reported:	08/2001	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$897	Date of Last Activity:	07/2001
Date Major Delinquency First Reported:		Months Reviewed:	18
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Account transferred or sold		

**81-Month Payment History**

No 81-Month Payment Data available for display.

OCWEN LOAN SERVICING	9990XXXX	01/2000	\$0	07/2010	\$0	WAGE EARNER PLAN
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**OCWEN LOAN SERVICING, LLC.**

Attn: Research Dept  
12650 Ingenuity Dr  
Orlando, FL-328262703  
(800) 756-2936

Account Number:	9990XXXX	Current Status:	WAGE EARNER PLAN
Account Owner:	Joint Account	High Credit:	\$83,300
Type of Account	N/A	Credit Limit:	
Term Duration:	360 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2000	Balance:	\$0
Date Reported:	07/2010	Amount Past Due:	\$0
Date of Last Payment:	06/2010	Actual Payment Amount:	\$7,570
Scheduled Payment Amount:	\$832	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	06/2009	Months Reviewed:	11
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	

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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Conventional RE Mortgage	
Date of First Delinquency:	10/2004						
Comments:	Consumer disputes this account information, Bankruptcy chapter 13						

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*						
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	30	*	30	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	30	30	60	30	*	30
2006	30	30	30	30	60	*	*	*	*	*	*	*
2005	60	60	60	30	90	60	30	60	60	60	30	30
2004	*	*	*	*	*	*	*	90	120	90	120	120
2003										*	*	*

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## Installment Accounts


Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

### Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
CAPITAL ONE AUTO FIN	6206216843763XXXX	11/2008	\$8,587	03/2011		PAYS AS AGREED	

#### CAPITAL ONE AUTO FINANCE

3905 Dallas Pkwy  
 Credit Disputes  
 Plano, TX-750937892

Account Number:	6206216843763XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$13,499
Type of Account 	Installment	Credit Limit:	
Term Duration:	61 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	11/2008	Balance:	\$8,587
Date Reported:	03/2011	Amount Past Due:	
Date of Last Payment:	03/2011	Actual Payment Amount:	\$999
Scheduled Payment Amount:	\$342	Date of Last Activity:	03/2011
Date Major Delinquency First Reported:		Months Reviewed:	27
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

B,

**Personal Information****Name:** CRAIG L. ADAMS, SR.

You have been on our files since 05/1994

**SSN:** XXX-XX-6037  
**Date of Birth:** 11/1970**Telephone:** 269-9001

Your SSN is partially masked for your protection

**File Number:** 234991465**Date issued:** 03/15/2011**CURRENT ADDRESS****Address:** 2150 HWY 97  
ZEBULON, NC 27597**Date Reported:** 01/2000**PREVIOUS ADDRESSES****Address:** 2150 E. NC HIGHWAY 97  
ZEBULON, NC 27597**Date Reported:** 02/2007**Address:** 123 FLEDGE RD.  
LOUISBURG, NC 27549**EMPLOYMENT DATA REPORTED****Employer Name:** JOHNSON CONTROLS  
**Date Verified:** 01/2009**Position:**  
**Date Hired:****Employer Name:** FRANKLIN COUNTY  
**Date Reported:** 01/2000**Position:**  
**Date Hired:****Employer Name:** VINCE COUNTY SCHOOLS  
**Date Reported:** 10/1997**Position:**  
**Date Hired:****Employer Name:** GSK CIRCLE OF ZEBULON  
**Date Reported:****Position:** ASST SCIENTIST  
**Date Hired:**

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

**Public Records**

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years. The amount listed on the public record is not a balance. The amount reflects the original amount of the public record item.

**NORTH CAROLINA FEDERAL C Docket# 403875**PO BOX 1411  
RALEIGH, NC 27602  
(919) 856-4752**Type:** Chapter 13 Bankruptcy  
Discharged  
**Court Type:** Federal District  
**Date Paid:** 05/2008  
**Assets:** \$0**Date Filed:** 10/2004  
**Responsibility:** Joint  
**Plaintiff Attorney:** DOUGLAS Q WICKHAM  
**Liabilities:** \$0**Estimated date that this item will be removed:** 09/2011**NORTH CAROLINA FEDERAL C Docket# 200300215**PO BOX 1411  
RALEIGH, NC 27602  
(919) 856-4752**Type:** Chapter 13 Bankruptcy Filing  
**Court Type:** Federal District  
**Assets:** \$0**Date Filed:** 01/2003  
**Responsibility:** Joint  
**Plaintiff Attorney:** DOUGLAS Q WICKHAM  
**Liabilities:** \$0**Estimated date that this item will be removed:** 12/2012



B<sub>2</sub>

## Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	X	OK	PS	SI	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

## Adverse Accounts

The following accounts contain information that some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors.

### ABSOLUTE COLL SVC #A2592\*\*\*\*

421 FAYETTEVILLE S  
SUITE 600  
RALEIGH, NC 27601  
(919) 755-3900

**Balance:** \$153  
**Date Updated:** 01/2011  
**Original Balance:** \$153  
**Original Creditor:** MED1 02 REX HEALTHCARE  
BALANCE AFTER  
**Past Due:** >\$153<

**Pay Status:** >Collection Account<  
**Account Type:** Open Account  
**Responsibility:** Individual Account

**Loan Type:** Collection Agency Attorney

**Remark:** >Placed for collection<

**Date placed for collection:** [ 10/2010]

**Estimated date that this item will be removed:** 05/2017

### ABSOLUTE COLL SVC #A2427\*\*\*\*

421 FAYETTEVILLE S  
SUITE 600  
RALEIGH, NC 27601  
(919) 755-3900

**Balance:** \$197  
**Date Updated:** 11/2009  
**Original Balance:** \$197  
**Original Creditor:** MED1 02 DUKE HEALTH  
PHYSICIANS DIAGN  
**Past Due:** >\$197<

**Pay Status:** >Collection Account<  
**Account Type:** Open Account  
**Responsibility:** Individual Account

**Loan Type:** Collection Agency Attorney

**Remark:** >Placed for collection<

**Date placed for collection:** [ 09/2009]

**Estimated date that this item will be removed:** 06/2015

### ABSOLUTE COLL SVC #A2442\*\*\*\*

421 FAYETTEVILLE S  
SUITE 600  
RALEIGH, NC 27601  
(919) 755-3900

**Balance:** \$52  
**Date Updated:** 11/2009  
**Original Balance:** \$52  
**Original Creditor:** MED1 02 DUKE HEALTH DUKE  
UNIVERSITY  
**Past Due:** >\$52<

**Pay Status:** >Collection Account<  
**Account Type:** Open Account  
**Responsibility:** Individual Account

**Loan Type:** Collection Agency Attorney

**Remark:** >Placed for collection<

**Date placed for collection:** [ 09/2009]

**Estimated date that this item will be removed:** 06/2015

### OCWEN LOAN SVC LG LLC #9990\*\*\*\*

1661 WORTHINGTON R  
STE 100  
WEST PALM BEACH, FL 33409  
(561) 682-8000

**Balance:** \$0  
**Date Updated:** 01/2011  
**High Balance:** \$83,300  
**Past Due:** \$0  
**Terms:** \$562 for 360 months

**Pay Status:** Paid or Paying as Agreed  
**Account Type:** Mortgage Account  
**Responsibility:** Joint Account  
**Date Opened:** 01/2000

**Loan Type:** Conventional Real Estate Mtg

**Remark:** >Chap. 13/dispute of account information<

**Estimated date that this item will be removed:** 09/2011

#### Late Payments

43 months

0 0 0

Last 43

Months

OK OK OK OK X X OK X OK X OK OK OK OK X OK X X X X OK X X X  
dec nov oct sep aug jul jun may apr mar feb '10 dec nov oct sep aug jul jun may apr mar feb '09  
X X X X X OK X X X X X X X OK X X X X OK  
dec nov oct sep aug jul jun may apr mar feb '08 dec nov oct sep aug jul jun



Close window

## Online Personal Credit Report from Experian for

Experian credit report prepared for

**CRAIG L ADAMS Sr.**

Your report number is

**1906-1106-09**

Report date:

**04/20/2011**

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NCAC

P.O. Box 9701

Allen, TX 75013

Or, by phone at:

1 800 493 1058

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## Potentially Negative Items or items for further review

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

## Public Records

23  
2

**Account History:**

90 days past due as of Mar 2011  
60 days past due as of Feb 2011  
30 days past due as of Jan 2011

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2011: \$14,238 / February 12, 2009 / \$136 / no data  
Jan 2011: \$14,150 / February 12, 2009 / \$136 / no data  
Dec 2010: \$14,052 / February 12, 2009 / \$136 / no data  
Nov 2010: \$13,954 / February 12, 2009 / \$136 / no data  
Oct 2010: \$13,866 / February 12, 2009 / \$126 / no data  
Sep 2010: \$13,775 / February 12, 2009 / \$126 / no data  
Aug 2010: \$13,688 / February 12, 2009 / \$126 / no data  
Jul 2010: \$13,598 / February 12, 2009 / \$126 / no data  
Jun 2010: \$13,508 / February 12, 2009 / \$126 / no data  
May 2010: \$13,420 / no data / no data / no data  
Apr 2010: \$13,330 / no data / no data / no data  
Mar 2010: \$13,243 / no data / no data / no data  
Feb 2010: \$13,153 / no data / no data / no data  
Jan 2010: \$13,071 / no data / no data / no data  
Dec 2009: \$12,981 / no data / no data / no data  
Nov 2009: \$12,891 / no data / no data / no data  
Oct 2009: \$12,808 / no data / no data / no data  
Sep 2009: \$12,724 / no data / no data / no data  
Aug 2009: \$12,642 / no data / no data / no data  
Jul 2009: \$12,557 / no data / no data / no data  
Jun 2009: \$12,473 / no data / no data / no data  
May 2009: \$12,391 / no data / no data / no data  
Apr 2009: \$12,306 / no data / no data / no data

The original amount of this account was \$7,446

**OCWEN LOAN SERVICING**

**Address:** **Account Number:**

1661 WORTHINGTON RD 9990....  
STE 100  
WEST PALM BEACH,  
FL 33409  
(407) 737-6101

**Address Identification Number:**  
0372911735

**Status:** Discharged through Bankruptcy Chapter 13.

**Status Details:** This account is scheduled to continue on record until Oct 2011.

**Date Opened:** 01/2000  
**Reported Since:** 06/2006  
**Date of Status:** 07/2010  
**Last Reported:** 03/2011  
**Your Statement:**

**Type:** Mortgage  
**Terms:** 30 Years  
**Monthly Payment:** \$0  
**Responsibility:** Joint with MONICA L ADAMS

**Credit Limit/Original Amount:** \$83,300  
**High Balance:** NA  
**Recent Balance:** \$0 as of 03/2011  
**Recent Payment:** \$0  
**Creditor's Statement:** Loan Modified

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

**Account History:**

60 days past due as of Sep 2007  
, May 2008, Mar 2008, Dec 2007, Oct 2007, Aug 2007, Jul 2007  
Debt included in Chapter 13 Bankruptcy on July 21, 2010

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2011: \$63,711 / February 2, 2011 / \$562 / \$1,000  
Jan 2011: \$64,300 / January 10, 2011 / \$562 / \$600  
Dec 2010: \$64,488 / November 30, 2010 / \$562 / \$503

Nov 2010: \$64,488 / October 29, 2010 / \$562 / \$1,000  
 Oct 2010: \$64,638 / October 1, 2010 / \$562 / \$1,012  
 Sep 2010: \$64,934 / September 30, 2010 / \$562 / \$1,737  
 Jul 2010: \$65,373 / July 28, 2010 / \$561 / no data  
 Apr 2010: \$76,970 / no data / no data / no data

The original amount of this account was \$83,300

#### REGIONAL ACCEPTANCE CORP

**Address:** 355 DANBEY RD  
**Account Number:** 2850425....  
 HENDERSON, NC 27536

*No phone number available*

**Address Identification Number:**  
 0361442271

**Status:** Discharged through Bankruptcy Chapter 13.

<b>Date Opened:</b>	<b>Type:</b>
11/2001	Installment
<b>Reported Since:</b>	<b>Terms:</b>
06/2004	60 Months
<b>Date of Status:</b>	<b>Monthly Payment:</b>
05/2008	\$0
<b>Last Reported:</b>	<b>Responsibility:</b>
02/2007	Joint with MONICA ADAMS

**Credit Limit/Original Amount:**  
 \$19,409  
**High Balance:**  
 NA  
**Recent Balance:**  
 \$0 as of 02/2007  
**Recent Payment:**  
 \$0

**Creditor's Statement:** Redeemed repossession.

#### Account History:

Repossession as of Nov 2004 to Apr 2005  
 30 days past due as of May 2005 to Oct 2005  
 Debt included in Chapter 13 Bankruptcy on May 01, 2008

### Accounts in Good Standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten year.

#### AARON SALES & LEASE OWNERSHIPS

**Address:** 1015 COBB PLACE BLVD NW F612....  
**Account Number:**  
 KENNESAW, GA 30144  
 (770) 426-3948

**Address Identification Number:**  
 0361442271

**Status:** Paid,Closed.

**Status Details:** This account is scheduled to continue on record until Jul 2017.

<b>Date Opened:</b>	<b>Type:</b>
03/2007	Installment
<b>Reported Since:</b>	<b>Terms:</b>
07/2007	12 Months
<b>Date of Status:</b>	<b>Monthly Payment:</b>
07/2007	\$0
<b>Last Reported:</b>	<b>Responsibility:</b>
07/2007	Individual

**Credit Limit/Original Amount:**  
 \$379  
**High Balance:**  
 NA  
**Recent Balance:**  
 NA  
**Recent Payment:**  
 NA

#### CAPITAL ONE AUTO FINANCE

**Address:** 3901 DALLAS PKWY  
**Account Number:** 6206216843763....



Close window

## Online Personal Credit Report from Experian for

Experian credit report prepared for

**MONICA ADAMS**

Your report number is

**2576-3392-30**

Report date:

**04/11/2011**

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## Potentially Negative Items or items for further review

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## Public Records

<b>Date of Status:</b> 03/2010	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$335 as of 03/2010
<b>Last Reported:</b> 03/2010	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0
<b>Account History:</b> Collection as of Mar 2010		

**J L WALSTON & ASSOCIATES**

<b>Address:</b> 1107 W MAIN ST # 201 DURHAM, NC 27701 (800) 489-7999	<b>Account Number:</b> 4399292	<b>Original Creditor:</b> CENTRE OBGYN
<b>Address Identification Number:</b> 0361442271		

**Status:** Collection account. \$192 past due as of Mar 2011.**Status Details:** This account is scheduled to continue on record until Dec 2016.

<b>Date Opened:</b> 04/2010	<b>Type:</b> Collection	<b>Credit Limit/Original Amount:</b> \$192
<b>Reported Since:</b> 06/2010	<b>Terms:</b> 1 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 06/2010	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$192 as of 03/2011
<b>Last Reported:</b> 03/2011	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0
<b>Account History:</b> Collection as of Dec 2010 to Mar 2011, Jun 2010 to Oct 2010		

**KROSS/LIEBERMAN & STONE**

<b>Address:</b> 1110 NAVAHO DR STE 501 RALEIGH, NC 27609 <i>No phone number available</i>	<b>Account Number:</b> 410918	<b>Original Creditor:</b> FAST MED CLINIC
<b>Address Identification Number:</b> 0361442271		

**Status:** Collection account. \$115 past due as of Feb 2009.**Status Details:** This account is scheduled to continue on record until Jan 2014.

<b>Date Opened:</b> 11/2008	<b>Type:</b> Collection	<b>Credit Limit/Original Amount:</b> \$115
<b>Reported Since:</b> 02/2009	<b>Terms:</b> 1 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 02/2009	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$115 as of 02/2009
<b>Last Reported:</b> 02/2009	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0
<b>Account History:</b> Collection as of Feb 2009		

**OCWEN LOAN SERVICING**

<b>Address:</b> 1661 WORTHINGTON RD STE 100 WEST PALM BEACH, FL 33409 (407) 737-6101	<b>Account Number:</b> 9990....
<b>Address Identification Number:</b> 0372911735	

**Status:** Discharged through Bankruptcy Chapter 13.**Status Details:** This account is scheduled to continue on record until Oct 2011.

<b>Date Opened:</b> 01/2000	<b>Type:</b> Mortgage	<b>Credit Limit/Original Amount:</b> \$83,300
<b>Reported Since:</b> 06/2006	<b>Terms:</b> 30 Years	<b>High Balance:</b> NA
<b>Date of Status:</b> 07/2010	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 as of 01/2011
<b>Last Reported:</b> 01/2011	<b>Responsibility:</b> Joint with CRAIG L ADAMS	<b>Recent Payment:</b> \$0
<b>Your Statement:</b>		<b>Creditor's Statement:</b> Loan Modified

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

#### Account History:

60 days past due as of Sep 2007  
 , May 2008, Mar 2008, Dec 2007, Oct 2007, Aug 2007, Jul 2007  
 Debt included in Chapter 13 Bankruptcy on July 21, 2010

#### Balance History - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Dec 2010: \$64,488 / November 30, 2010 / \$562 / \$503  
 Nov 2010: \$64,488 / October 29, 2010 / \$562 / \$1,000  
 Oct 2010: \$64,638 / October 1, 2010 / \$562 / \$1,012  
 Sep 2010: \$64,934 / September 30, 2010 / \$562 / \$1,737  
 Jul 2010: \$65,373 / July 28, 2010 / \$561 / no data  
 Apr 2010: \$76,970 / no data / no data / no data

The original amount of this account was \$83,300

#### REGIONAL ACCEPTANCE CORP

**Address:** 355 DANBEY RD  
 HENDERSON, NC 27536  
*No phone number available*  
**Account Number:** 2850425....  
**Address Identification Number:** 0361442271

**Status:** Discharged through Bankruptcy Chapter 13.

<b>Date Opened:</b> 11/2001	<b>Type:</b> Installment	<b>Credit Limit/Original Amount:</b> \$19,409
<b>Reported Since:</b> 06/2004	<b>Terms:</b> 60 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 05/2008	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 as of 02/2007
<b>Last Reported:</b> 02/2007	<b>Responsibility:</b> Joint with CRAIG ADAMS	<b>Recent Payment:</b> \$0

**Creditor's Statement:** Redeemed repossession.

#### Account History:

Repossession as of Nov 2004 to Apr 2005  
 30 days past due as of May 2005 to Oct 2005  
 Debt included in Chapter 13 Bankruptcy on May 01, 2008

### Accounts in Good Standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten year.

#### ACS/WACHOVIA BANK

**Address:** 501 BLEECKER ST  
**Account Number:** 243575....